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INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)

| Applicant's or agent's file reference WO 34226 | FOR FURTHER ACTION See Form PCT/IPEA/416 | | | | | | | |
|--|---|---|--|--|--|--|--|--|
| International application No. | International filing date (day/month/year) | Priority date (day/month/year) | | | | | | |
| PCT/IB 2002/002237 | 18-06-2002 | | | | | | | |
| International Patent Classification (IPC) or national classification and IPC | | | | | | | | |
| H04M·15/00, H04M 17/00, G06F 17/60, G06F 19/00, H04Q 7/38 | | | | | | | | |
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| | | | | | | | | |
| Applicant NOKIA CORPORATION ET AL | | | | | | | | |
| NORTH CORPORATION ET | ALI | | | | | | | |
| | This report is the international preliminary examination report, established by this International Preliminary Examining Authority under Article 35 and transmitted to the applicant according to Article 36. | | | | | | | |
| 2. This REPORT consists of a total of | of 5 sheets, including this co | ver sheet. | | | | | | |
| 3. This report is also accompanied by | y ANNEXES, comprising: | | | | | | | |
| a. (sent to the applicant | and to the International Bureau) a total of | sheets, as follows: | | | | | | |
| | • | ave been amended and are the basis of this report | | | | | | |
| and/or sheets | and/or sheets containing rectifications authorized by this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions). | | | | | | | |
| beyond the di | sclosure in the international application as f | nority considers contain an amendment that goes iled, as indicated in item 4 of Box No. I and the | | | | | | |
| Supplemental | | | | | | | | |
| b (sent to the Internation | onal Bureau only) a total of (indicate type ar | i l | | | | | | |
| readable form only, a Administrative Instru | s indicated in the Supplemental Box Relatir | ng and/or tables related thereto, in computer ag to Sequence Listing (see Section 802 of the | | | | | | |
| 4. This report contains indications re | elating to the following items: | | | | | | | |
| Box No. I Basis of | f the report | | | | | | | |
| Box No. II Priority | • | | | | | | | |
| Box No. III Non-es | tablishment of opinion with regard to novel | y, inventive step and industrial applicability | | | | | | |
| Box No. IV Lack of | funity of invention | • | | | | | | |
| | | | | | | | | |
| Box No. VI Certain | documents cited | | | | | | | |
| Box No. VII Certain | defects in the international application | | | | | | | |
| Box No. VIII Certain | Box No. VIII Certain observations on the international application | | | | | | | |
| Date of submission of the demand | Date of complete | on of this report | | | | | | |
| Date of Submission of the defining | Date of complete | on or and report | | | | | | |
| 15-01-2004 | 16-09-20 | 16-09-2004 | | | | | | |
| Name and mailing address of the IPEA/S: | | Authorized officer | | | | | | |
| Patent- och registreringsverket Box 5055 | | | | | | | | |
| S-102 42 STOCKHOLM | Behroz M | Behroz Moradi /LR | | | | | | |
| Facsimile No. +46 8 667 72 88 | f . | Telephone No. +46 8 782 25 00 | | | | | | |

Form PCT/IPEA/409 (cover sheet) (January 2004)

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INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

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| - | Inter-conal application No. | | |
| | PCT/IB 2002/002237 | | |

| Воз | No. I | Basis of the report | | | | | |
|---|--|--|--|--|--|--|--|
| With regard to the language, this report is based on the international application in the language in which it was filed, unless otherwise indicated under this item. | | | | | | | |
| | This report is based on a translation from the original language into the following language which is the language of a translation furnished for the purposes of: | | | | | | |
| | | international search (under Rules 12.3 and 23.1(b)) | | | | | |
| | | publication of the international application (under Rule 12.4) | | | | | |
| | | international preliminary examination (under Rules 55.2 and/or 55.3) | | | | | |
| 2. | furnish | With regard to the elements of the international application, this report is based on (replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report): | | | | | |
| | | the international application as originally filed/furnished | | | | | |
| | Ш | the description: nages as originally filed/furnished | | | | | |
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| | | the drawings: | | | | | |
| | | pages as originally filed/furnished | | | | | |
| | | pages* received by this Authority on | | | | | |
| | | pages* received by this Authority on | | | | | |
| | | a sequence listing and/or any related table(s) - see Supplemental Box Relating to Sequence Listing. | | | | | |
| 3. | | The amendments have resulted in the cancellation of: | | | | | |
| | | the description, pages | | | | | |
| | | the claims, Nos. | | | | | |
| | | the drawings, sheets/figs | | | | | |
| | | the sequence listing (specify): | | | | | |
| | | any table(s) related to the sequence listing (specify): | | | | | |
| | | | | | | | |
| 4. | | This report has been established as if (some of) the amendments annexed to this report and listed below had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rul 70.2(c)). | | | | | |
| | | the description, pages | | | | | |
| | | the claims, Nos. | | | | | |
| 1 | | the drawings, sheets/figs | | | | | |
| | | the sequence listing (specify): | | | | | |
| | | The state of the s | | | | | |
| 1 | | any table(s) related to the sequence listing (specify): | | | | | |
| * | * If item 4 applies, some or all of those sheets may be marked "superseded." | | | | | | |

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.
PCT/IB 2002/002237

| Bo | k No. V | Reasoned statement u citations and explanat | nder Article : ions supporti | 5(2) with regard to novelty, inventive stong such statement | ep or industrial applicability; |
|----|---------------------|---|---------------------------------|---|---------------------------------|
| 1. | Statement | | - | | |
| | Novel | ty (N) | Claims | 1 | YES |
| | | | Claims | 2-8 | NO |
| | Inventive step (IS) | | Claims | | YES |
| | | Claims | 1-8 | NO | |
| | Indust | rial applicability (IA) | Claims | 1-8 | YES |
| | | | Claims | | NO |
| | | | | | |

2. Citations and explanations (Rule 70.7)

Documents cited in International Search Report:

D1: US5465206 A D2: US5826241 A D3: US2002065785 A D4 GB2333878 A

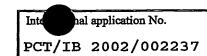
D5: US2002087461 A (Published 4 July 2002)
D6: US2002084727 A (Published 4 July 2002)

describes an electronic bill payment system wherein consumers terminal subscribed participating (= a communication network) pay bills to participating billers through a payment network operating (= interacting) according to a few rolls (= steps). The participating consumers receive bills from participating billers which indicate an amount and identification number. To authorise unique biller remittance, a consumer (12) transmits (2) to its participating bank (16) a bill pay order (122) indicating a payment date, a payment amount, the consumers account number with the biller (14), a source of funds (232) (= a source of deposit) and the billers (14) ID number, either directly or by reference to static data containing the data elements. The system operates using an agreed set of protocols (= DIAMETER protocol) which include data exchange and message protocols as operating regulations which bind and direct the activities of the participants, (column 10, line 35 - column 11, line 58; abstract; figs 1-12).

D2 describes a payment system for enabling a first Internet user to make a payment to a second Internet user, typically for the purchase of an information product deliverable over

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INTERNATIONAL PRELIMARY REPORT ON PATENTABILITY



Supplemental Box

In case the space in any of the preceding boxes is not sufficient. Continuation of: BOX V

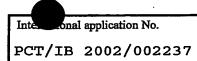
the Internet. The payment system provides cardholder accounts for the first and second Internet users. When the second user sends the information product to the first user over Internet, the second user also makes a request over the Internet to a front end portion of the payment system requesting payment from the first user. The front end portion of the payment system queries the first user over the Internet whether to proceed with payment to the second user. If the first user replies affirmatively, a charge to the first user is processed off the Internet; however if the first user replies negatively, the first user is not charged for the information product. The payment system informs the second user regarding whether the first user's decision and pays the second user upon collection of the charge from the first user. Security is maintained by isolating financial and credit information of users' cardholder accounts from the front end portion of the payment system and by isolating the account information identifying from the associated address, (column 2 lines 5-27; abstract; figs 1-13).

D3 describes a mobile communication system for Internet based video and audio communication, executes authentication and accounting processes for packet communication of node device according to fee information. The authentication authorization accounting home (AAAH) server (1012)has a recording unit which records communication fee information that is to be changed to a mobile node device (1010). A processor carries out requested authentication and accounting processes for the packet communication of the mobile node device, according to the fee information. This authentication and accounting system adopts a DIAMETER protocol (see the Internet draft "draftcalhoun-diameter-mobileip-09.txt", July, 2000) the (Authentication, Authorization and Accounting) protocol an AAA server having AAA functions, to carry processing for authentication and accounting with respect to mobile nodes according to the IETF Mobile IP protocol (RFC-2002), (page 2 - page 5, abstract; figs 11-18).

D1 or D2 describe the most relevant known technique. D1 or D2 differs from the invention according to claim 1 by the fact that D1 or D2 does not describe explicitly that the method can be used for depositing a credit on an account associated to a terminal in a communication network. The problem to be solved by a person skilled in the art is depositing a credit on an account associated to a terminal in a communication network.

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INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY



Supplemental Box

In case the space in any of the preceding boxes is not sufficient. Continuation of: Box V

The solution proposed in claim 1 of the present application cannot be considered as involving an inventive step (Article 33(3) PCT) for the following reasons.

The feature, depositing a credit on an amount, is merely one of several straightforward possibilities from which the skilled person would select, in accordance with circumstances, without the exercise of inventive skill, in order to solve the problem posed.

However, these features have already been employed for the same purpose in a similar method. It would be obvious to the person skilled in the art, namely when the same result is to be achieved, to apply these features with corresponding effect to a method according to D1 or D2, thereby arriving at a method according to claim 1. The subject-matter of claim 1 does therefore not involve an inventive step (Article 33(3) PCT).

Dependent claims 2-8 do not appear to contain any additional features which, in combination with the features of any claim to which they refer, involve an inventive step, since said features fall within the scope of the customary practice followed by persons skilled in the art. A person skilled in the art would try to combine the principle parts of D1 or D2 with the closest prior art D3 or D4 to obtain the features of claims 2-8 and have a reasonable expectation of success. The solution proposed in claims 2-8 of the present application be considered as involving an inventive Consequently, the invention according to the claims 2-8 lacks an inventive step.

Interaction between a terminal (consumer or biller) and a network entity such as an application server is well known for example by D1 in claim 13.

Therefore, the invention according to claims 1-8 lacks an inventive step.